

## From the office of

## Congressman Jim Himes

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## Health Care Reform: What's In It For Me?

## 10 ways health insurance reform delivers stability and security to the middle class:

- **1. Coverage you can count on that can't be taken away.** You will always have choices for coverage even if your job doesn't provide it. If you like the coverage you have, you keep it. If you or your spouse loses a job, hits a rough patch or falls ill, you will always have affordable insurance options through the new health insurance exchange.
- **2. No denials for a pre-existing condition.** No one can ever deny you coverage because you, your spouse, or your child has a chronic condition or was ever once seriously ill.
- **3.** No spikes in premiums if you become ill. You will never have to pay more for health insurance because of a pre-existing condition or if you become ill. Your premiums won't spike because a co-worker gets sick.
- **4. No lifetime or annual limits on coverage.** If you become seriously ill or have a serious injury, you'll never leave the hospital with bills too big to pay because your benefits have run out.
- **5. Guaranteed coverage if you become ill.** You will never have to worry about an insurance company cancelling your coverage because you or someone in your family fell seriously ill.
- **6. Free preventive care.** Vaccinations, cholesterol tests and other preventive treatments to keep you well will be free. Copays for these and other lifesaving screenings and procedures will be eliminated.
- **7. Discounts on premiums for healthy behaviors.** You may qualify for up to a 30% reward off your insurance premiums if you enroll in a program to quit smoking, control your weight or other healthy behaviors.
- **8. Cutting-edge care wherever you live.** New electronic databases and record-keeping will help your doctors have the best and most up-to-date research at their fingertips so they can give you the best choices and most effective treatment.
- **9. Less red tape and paperwork.** Your health care premiums will no longer pay for piles of unnecessary paperwork and red tape.
- **10. More affordable prescription drug coverage.** An immediate \$500 for all enrollees and a 50% discount on brand-name drugs purchased in the "donut hole," potentially savings seniors thousands of dollars a year. The donut hole itself will shrink every year until it is eliminated entirely in 2019.

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